

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tobias B. Schoenwandt
 A. Christine Giordano
 Debtors

Case No. 12-13474-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db/jdb +Tobias B. Schoenwandt, A. Christine Giordano, 1120 N. Woodbine Ave,
 Penn Valley, PA 19072-1245
 13172000 +Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 12853281 +JPMorgan Chase Bank, National Association, MC: OH4-7133, 3415 Vision Drive,
 Columbus, OH 43219-6009
 13240651 +JPMorgan Chase Bank, National Association, Chase Records Center,
 Attn: Correspondence Mail, Mail code LA4, 700 Kansas Lane, Monroe, LA 71203-4774
 12814926 +Law Office of Stephen Ross, P.C., 152 E. High St., Suite 100, Pottstown, PA 19464-5480
 12747832 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
 12878200 +PNC Bank, National Association, c/o Crystal Maness, 1 E. Fourth Street,
 Cincinnati, OH 45202-3717
 12749278 +The Travelers, Kazlow and Fields, 8100 Sandpiper Circle, Suite 204,
 Baltimore MD 21236-4999
 12763833 +Township of Lower Merion, c/o Finance Department, 75 E. Lancaster Avenue,
 Ardmore, PA 19003-2300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 05 2017 01:28:12 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Aug 05 2017 01:27:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 05 2017 01:27:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12736310 EDI: DISCOVER.COM Aug 05 2017 01:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12837959 EDI: ECMC.COM Aug 05 2017 01:28:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
 12759213 E-mail/Text: bankruptcy@hccredit.com Aug 05 2017 01:28:22 HC Processing Center,
 PO Box 829, Springdale, AR 72765-0829
 12741397 EDI: IRS.COM Aug 05 2017 01:28:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 12802493 +EDI: OPHSUBSID.COM Aug 05 2017 01:28:00 Keystone Recovery Partners LLC, Series A,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
 WAMU Mortgage Pass-Through Certificates Series 2005-AR13 agornall@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 BRIAN CRAIG NICHOLAS on behalf of Creditor Deutsche Bank National Trust Company, as trustee,
 on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 CHRISTOPHER A. DENARDO on behalf of Creditor JPMorgan Chase Bank, National Association, et al
 pabk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DANIELLE BOYLE-EBERSOLE on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DAVID H. LIPOW on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13 bkcecf@milsteadlaw.com, dlipow@milsteadlaw.com
JOSEPH L QUINN on behalf of Debtor Tobias B. Schoenwandt CourtNotices@sjr-law.com
JOSEPH L QUINN on behalf of Joint Debtor A. Christine Giordano CourtNotices@sjr-law.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Deutsche Bank National Trust Company bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN S. FRANKEL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION pa-bk@logs.com
STEPHEN J ROSS on behalf of Debtor Tobias B. Schoenwandt CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Plaintiff Christine Giordano CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Joint Debtor A. Christine Giordano CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Plaintiff Tobias B. Schoenwandt CourtNotices@SJR-Law.com
STEPHEN M HLADIK on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13 shladik@hoflawgroup.com, debersole@hoflawgroup.com
THOMAS I. PULEO on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:			
Debtor 1	Tobias B. Schoenwandt		
	First Name	Middle Name	Last Name
Debtor 2	A. Christine Giordano		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-13474-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tobias B. Schoenwandt

A. Christine Giordano
aka A Christine Schoenwandt

8/3/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.